

Ex. '2'



Visit our website 24 hours a day at [www.ocwen.com](http://www.ocwen.com)**IMPORTANT PHONE NUMBERS**

Using a touch-tone phone, you have quick and easy access to your account information by dialing 1-800-746-2936.  
Your call may be recorded for the training and development of our associates.

<b>Customer Care Center:</b> ..... 1-800-746-2936	Monday - Friday: 8:00 am to 9:00 pm, Saturday: 8:00 am to 5:00 pm and Sunday: 12:00 pm to 9:00 pm ET
<b>Tax Department:</b> ..... 1-800-746-2936	Monday - Friday: 8:00 am to 9:00 pm, Saturday: 8:00 am to 5:00 pm and Sunday: 12:00 pm to 9:00 pm ET
<b>Homeowners Insurance:</b> ..... 1-866-825-9265	Monday - Friday: 9:00 am to 6:30 pm ET

**PAYMENT ADDRESS**

Ocwen Loan Servicing, LLC  
P.O. Box 6440  
Carol Stream, IL 60197-6440

Make checks payable to Ocwen Loan Servicing, LLC.  
Do not send correspondence with your payment,  
and ensure that your Ocwen account number, name,  
and property address are written on the front of your  
check or money order.

**CORRESPONDENCE ADDRESSES**

Please address all correspondence to Ocwen Loan Servicing, LLC to the attention of the appropriate department. Be sure to include your Ocwen account number, name and property address.

**Insurance Department** (For Providing Hazard, Property & Flood Documentation):  
P.O. Box 6723, Springfield, OH 45501-6723

**Insurance Claim Department** (For the Filing & Processing of Property Insurance Claims): P.O. Box 6501, Springfield, OH 45501

**Property Tax Department:** P.O. Box 24665, West Palm Beach, FL 33416-4665

**Research Department** (For Qualified Written Requests):  
P.O. Box 24736, West Palm Beach, FL 33416-4736

**Customer Service Department** (General Inquiries or Comments):  
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**OCWEN FEE STRUCTURE\*****Loan Documents:**

Collateral (Mortgage, Note and Riders) ..... \$30.00  
Individual documents ..... \$15.00

**Payment History** (free on [www.ocwen.com](http://www.ocwen.com)) ..... \$ 5.00

**Verification of Mortgage** (free on [www.ocwen.com](http://www.ocwen.com)) ..... \$10.00

**Amortization Schedule** (free on [www.ocwen.com](http://www.ocwen.com)) ..... \$15.00

**Payments (Western Union® Speedpay®):**

Website (pay before or within 5 days of due date) ..... **FREE**

Website (pay 5 days or more after due date) ..... \$10.00

Automated Phone System ..... \$12.00

Agent Assistance ..... \$19.50

**Returned Check Fee** ..... \$25.00

\* These fees are subject to change and may not apply in all instances, depending upon applicable laws.

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- To expedite the posting of your payment, you may use our Automated Phone System to pay by phone (\$12.00 fee) or Ocwen's website at [www.ocwencustomers.com](http://www.ocwencustomers.com) to make a payment online (\$10.00 fee). See Payment Options section for additional details.
- Avoid late charges by making payments for the exact coupon amount on or before the due date. Please allow 7 to 10 days for delivery. Postal delays will not prevent late charges for payments received after the grace period.
- To ensure prompt handling of your payment, please enclose your statement coupon with your check. The processing of your payment may be delayed if you send correspondence with your payment or if you send your payment to an address other than the address listed above.
- Payments will be posted Monday through Friday only, excluding holidays.
- If for any reason you are unable to make a payment when it is due, please contact the Customer Care Center at 1-800-746-2936 or visit our website at [www.ocwencustomers.com](http://www.ocwencustomers.com) and select the President's Foreclosure Prevention Plan link where you can download an application directly from the web if you meet the requirements.
- Ocwen Loan Servicing, LLC may report credit information to all major credit bureaus on a monthly basis. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. To view the details of how your account was reported to the credit bureaus, please visit Ocwen's website at [www.ocwencustomers.com](http://www.ocwencustomers.com).

**PAYMENT OPTIONS**

**Pay by Phone** – To use our convenient Western Union® Speedpay® option, call 1-800-746-2936 and simply follow the instructions within the "Automated Phone System". Please have your bank account number and routing information available. It's a quick and easy alternative to using regular mail. Agent assistance when making payments will be more costly and time consuming. See applicable fees above.

**Pay via the Ocwen Website** – Make your payment online by simply logging into your account on [www.ocwencustomers.com](http://www.ocwencustomers.com) with your User ID and Password. If you have not yet created a User ID and Password, click on the **New Customers** link and you will be guided through the easy process. Once logged in to your account, select **Make Payment Online** which is located on the left side of the page. See applicable fees above.

**ACH (Automated Payments)** – Automatic monthly payment withdrawals can now be easily setup and managed right from our website at [www.ocwencustomers.com](http://www.ocwencustomers.com). Payments can be automatically drafted from your bank account on a monthly basis saving you time and money!

**Pay via Western Union® Quick Collect®** – To use this payment option, you can find the location nearest to you by calling 1-800-238-5772 or visiting [www.westernunion.com](http://www.westernunion.com) and clicking on "Find A Location". At the location, please pay to name "OCWEN" and provide the loan number.

**Pay via MoneyGram® ExpressPayments®** – To find the location nearest you, call 1-800-Moneygram or visit [www.moneygram.com](http://www.moneygram.com) and click on "Locate MoneyGram Agent". At the agent location, please provide the clerk with your loan number, Receive Code 2355, the Company Name "OCWEN", the City Code "ORLANDO", and the State Code "FLORIDA". MoneyGram® and ExpressPayment® are registered marks of MoneyGram Payment Systems, Inc.

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Concerned about making your annual property tax or insurance payments on time?  
Open an escrow account and let Ocwen handle these important payments for you. Find out how to open an escrow account at [www.ocwen.com](http://www.ocwen.com) or call the Customer Care Center at 1-800-746-2936!

OCW01CB

**Change of Information: Has any of your information changed? Have you added any new contact information?**  
If so, please complete this form and check the box on the front of your Payment Coupon or log into your account at [www.ocwen.com](http://www.ocwen.com) and update your contact information there.

Account Number: \_\_\_\_\_ Name: \_\_\_\_\_  
First MI Last

New Mailing Address: \_\_\_\_\_  
Street Address City State Zip Code

New Phone Numbers - Home: \_\_\_\_\_ Business: \_\_\_\_\_

Mobile/Pager: \_\_\_\_\_ E-mail Address: \_\_\_\_\_

When you provide a check as payment, you authorize us either to use information from your check to make a one time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day your payment is received, and you will not receive your check back from your financial institution. Call the Customer Care Center number on this statement if you have questions about electronic check collection or do not want your payments collected electronically.





Property Address:  
1392 Echo Falls Avenue  
Las Vegas NV 89123

BKOTH

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NMLS #: 1852  
NC Permit No. 3946

CUSTOMER CARE CENTER 1-800-746-2936

Your call may be recorded for the coaching and development of our associates.



1AT 00856/130116/000905 0451 1 ACQDIX

MELANI SCHULTE  
9330 W SAHARA AVE STE 210  
LAS VEGAS NV 89117-8816



### Special Notices

Reduce your financial burden when your home is impacted by a disaster or you involuntarily lose your job. Let First Protector pay your mortgage for you. Visit [www.OcwenFirstProtector.com](http://www.OcwenFirstProtector.com) or call 1-877-479-3947, 8am-8pm E.T. for more information.

### Account Information

* Current Principal Balance:	106,441.18
Post-Petition Interest Rate:	5.87500%
Pre-Petition Interest Rate:	.00000%
Post-Petition Due Date:	01/01/2011
Contractual Due Date:	04/01/2010
Escrow Advance Balance:	4,400.05-
Interest Paid Year-To-Date:	1,055.03
Taxes Paid Year-To-Date:	317.76
Beginning Principal Balance:	108,182.13
Principal Reductions Year-To-Date:	1,740.95
Beginning Escrow Balance:	4,518.67-
Escrow Deposits/Adjustments Year-To-Date:	436.38
Escrow Disbursements/Adjustments Year-To-Date:	317.76-

\*This is the principal balance only, not the amount required to pay your account in full.

### Details of Amount Due

Current Post-Petition Amount Due:	
Principal:	1,030.22
Interest:	367.77
Escrow:	218.19
Less: Partial Payment Amount:	533.96-
Current Post-Petition Amount Due by 07/01/13:	1,082.22
Post-Petition Past Due Amounts:	
Principal:	28,678.99
Interest:	13,260.71
Escrow:	6,545.70
Post-Petition Past Due Amounts DUE IMMEDIATELY	48,485.40
Post-Petition Amount Due:	49,567.62
Assessed Fees/Expense Outstanding:	
Info Only - Late Charges:	209.70
Info Only - Prev-Late Charge - Alt Payment Plan:	1,817.40
Info Only - Prev-Foreclosure Cost:	83.00
Info Only - Prev-Prior Servicer Fees:	3,333.66
<b>Total Fees/Expense Outstanding:</b>	<b>5,443.76</b>

### Recent Account Activity

Date	Description	Principal	Interest	Escrow	Optional	Late Charges	Fees/Other	Suspense	Total
05/21/13	Payment			218.19				198.98-	1,417.20
05/21/13	Payment	872.60	525.39						

### Important Messages

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. To obtain information about your rights under the Fair Credit Reporting Act go to [www.ftc.gov/credit](http://www.ftc.gov/credit).

If you are currently in bankruptcy or if you have filed for bankruptcy since obtaining this loan, please read the bankruptcy information provided on the back of this statement.

Payments received are to be applied in accordance with your mortgage note. Payments will be first applied to bring your loan contractually current. Any additional funds received will be applied to outstanding fees and advances prior to being applied to principal.

FOLD AND  
DETACH HERE

PLEASE DETACH AND RETURN BOTTOM PORTION WITH PAYMENT IN THE ENCLOSED ENVELOPE WITH ADDRESS VISIBLE.  
PLEASE DO NOT SEND CORRESPONDENCE WITH YOUR PAYMENT • ALWAYS WRITE YOUR ACCOUNT NUMBER ON YOUR CHECK.

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**OCWEN FEE STRUCTURE\***

<b>Loan Documents:</b>		<b>Payments (Western Union® Speedpay®):</b>	
Collateral (Mortgage, Note and Riders) .....	FREE	Website (pay before or within 5 days of due date) .....	FREE
Individual documents .....	FREE	Website (pay 5 days or more after due date) .....	\$10.00
<b>Payment History</b> (free on <a href="http://www.ocwen.com">www.ocwen.com</a> ) .....	\$ 5.00	Automated Phone System .....	\$12.00
<b>Verification of Mortgage</b> (free on <a href="http://www.ocwen.com">www.ocwen.com</a> ) .....	\$10.00	Agent Assistance .....	\$19.50
<b>Amortization Schedule</b> .....	FREE	<b>Returned Check Fee</b> .....	up to \$40.00

\* These fees are subject to change and may not apply in all instances, depending upon applicable laws.

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- Avoid late charges by making payments for the exact coupon amount on or before the due date. Please allow 7 to 10 days for delivery. Postal delays will not prevent late charges for payments received after the grace period.
- To ensure prompt handling of your payment, please enclose your statement coupon with your check. The processing of your payment may be delayed if you send correspondence with your payment or if you send your payment to an address other than the address listed above.
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**ACH (Automated Payments)** – Automatic monthly payment withdrawals can now be easily setup and managed right from our website at [www.ocwencustomers.com](http://www.ocwencustomers.com). Payments can be automatically drafted from your bank account on a monthly basis saving you time and money!

**Pay via Western Union® Quick Collect®** – To use this payment option, you can find the location nearest to you by calling 1-800-238-5772 or visiting [www.westernunion.com](http://www.westernunion.com) and clicking on "Find A Location". At the location, please pay to name "OCWEN" and provide the loan number.

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**IMPORTANT BANKRUPTCY INFORMATION**

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Concerned about making your annual property tax or insurance payments on time?  
Open an escrow account and let Ocwen handle these important payments for you. Find out how to open an escrow account  
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OCW01CB



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First Protector covers important gaps in your homeowner's policy that help keep your home safe. Visit [www.OcwenFirstProtector.com](http://www.OcwenFirstProtector.com) or call 1-877-479-3947, 8am-8pm E.T. for more information.

Current Post-Petition Amount Due:	
Principal:	1,040.33
Interest:	357.66
Escrow:	218.19
Less: Partial Payment Amount:	533.96
Current Post-Petition Amount Due by 09/01/13:	1,082.22
Post-Petition Past Due Amounts:	
Principal:	30,744.48
Interest:	13,991.20
Escrow:	6,982.08
Post-Petition Past Due Amounts DUE IMMEDIATELY	51,717.76
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Assessed Fees/Expense Outstanding:	
Info Only - Late Charges:	209.70
Info Only - Prev-Late Charge - Alt Payment Plan:	1,817.40
Info Only - Prev-Foreclosure Cost:	83.00
Info Only - Prev-Prior Servicer Fees:	3,333.66
<b>Total Fees/Expense Outstanding:</b>	<b>5,443.76</b>

AMOUNT DUE	\$ 52,799.98
dd Late Charge of:	\$ 69.90
Charge:	\$ 52,869.88
Additional Principal:	\$
Additional Escrow:	\$
Late Charges:	\$
Other: (Please Specify)	\$
Total Enclosed:	\$



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PO BOX 6440  
CAROL STREAM IL 60197-6440

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Account Number: \_\_\_\_\_ Name: \_\_\_\_\_  
First MI Last

New Mailing Address: \_\_\_\_\_  
Street Address City State Zip Code

New Phone Numbers - Home: \_\_\_\_\_ Business: \_\_\_\_\_

Mobile/Pager: \_\_\_\_\_ E-mail Address: \_\_\_\_\_

When you provide a check as payment, you authorize us either to use information from your check to make a one time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day your payment is received, and you will not receive your check back from your financial institution. Call the Customer Care Center number on this statement if you have questions about electronic check collection or do not want your payments collected electronically.